

HOW OUR PROGRAM WORKS

- Vision Care Direct (VCD) is a program offered by your local eye doctors who are working directly with your employer to provide the best in eye care and vision correction.
- VCD offers the best eye care by providing thorough exams to maintain eye health and accurate prescriptions. VCD also saves you money on eye exams, frames, lenses or contact lenses.
- VCD offers the convenience of coordinating your eye care benefits through your place of employment. Your company's payroll system may offer a way to save money on your taxes by offering your VCD plan pre-tax.

GROUP VOLUNTARY PLAN

VCD Plan Benefits	VCD Coverage
Healthy-Eye Exam With the \$15 member payment described above, exam is allowed once per 12 months	No Charge
Lenses¹ With a \$15 materials (frame and/or lens, or contact lenses) member payment, one pair of lenses allowed per 12 months. Single Vision Flat Top 25/28 Bifocal Flat Top 7 x 25; 7 x 28 Trifocal Lenticular <u>Progressive multifocal</u> - (ie. Varilux, Nikon) Patient pays price difference between retail price of progressive and trifocal. <u>Lens enhancements</u> - (ie. Crizal Anti-Reflective Coating) Tints, anti-reflective, scratch coats, etc. available to patient at customary charge. Frames² One frame allowed every 24 months with a retail value up to \$100.	no charge no charge no charge no charge Patient is responsible for additional charge Up to plan limit ²
Contact Lenses (Cosmetic) Contact lenses may be purchased once per 12 months in lieu of lenses and/or frames. Professional fees may apply.	No Charge up to \$105 plan limit (patient responsible for any overages)

INDIVIDUAL PLAN

VCD Plan Benefits	VCD Coverage
Healthy-Eye Exam With a member payment of \$15, an exam is allowed once per 12 months	No Charge
Lenses¹ With a \$15 materials (frame and/or lens, or contact lenses) member payment, one pair of lenses allowed per 12 months. Single Vision Flat Top 25/28 Bifocal Flat Top 7 x 25; 7 x 28 Trifocal Lenticular <u>Progressive multifocal</u> - (ie. Varilux, Nikon) Patient pays price difference between retail price of progressive and trifocal. <u>Lens enhancements</u> - (ie. Crizal Anti-Reflective Coating) Tints, anti-reflective, scratch coats, etc. available to patient at customary charge. Frames² One frame allowed every 12 months with a retail value up to \$100.	no charge no charge no charge no charge Patient is responsible for additional charge Up to plan limit ²
Contact Lenses (Cosmetic) Contact lenses may be purchased once per 12 months in lieu of lenses and/or frames. Professional fees may apply.	No Charge up to \$105 plan limit (patient responsible for any overages)

MATERIALS ONLY PLAN

VCD Plan Benefits	VCD Coverage
Lenses¹ With a \$15 materials (frame and/or lenses) member payment, one pair of lenses allowed per 12 months. Single Vision Flat Top 25/28 Bifocal Flat Top 7 x 25; 7 x 28 Trifocal Lenticular <u>Progressive multifocal</u> - (ie. Varilux, Nikon) Patient pays price difference between retail price of progressive and trifocal. <u>Lens enhancements</u> - (ie. Crizal Anti-Reflective Coating) Tints, anti-reflective, scratch coats, etc. available to patient at customary charge. Frames² One frame allowed every 12 months with a retail value of approx. \$100.	no charge no charge no charge no charge Patient is responsible for additional charge Up to plan limit ²
Contact Lenses (Cosmetic) Contact lenses may be purchased once per 12 months in lieu of lenses and/or frames. Professional fees may apply	No Charge up to \$105 plan limit (patient responsible for any overages)

¹ Lens enhancements such as tints, scratch coatings, etc. and lens upgrades such as progressive lenses, high index lenses, etc. are not covered but may be purchased by paying the additional retail cost above the covered lens cost.

² Our frame allowance provides a wide selection with approximate retail values of \$100. Members may select frames of higher value by paying the difference in retail cost.



Visit us on the web at:

www.VISION CARE DIRECT.net